AMENDMENT

Claim list:

1. (currently amended) A system for administering employee funds, said system comprising:

~~a worksite employer having at least one employee associated therewith~~;

at least one access point configured to interface with ~~said at least one~~ an employee, said employee associated with a worksite employer having an obligation to remit employee funds to said employee;

a personal financial service provider configured to communicate with said worksite employer and said at least one access point over a network, said personal financial service provider including a data center configured to store financial data associated with said ~~at least one~~ employee, wherein said personal financial service provider is configured to electronically receive said employee funds directly from said worksite employer and to electronically disburse said employee funds to third parties prior to allowing said ~~at least one~~ employee to disburse said funds via ~~through~~ said access point;

said personal financial service provider configured to electronically receive a fee from said worksite employer, wherein said fee is responsive to said disbursal of said employee funds.

2. (currently amended) The system of claim 1, wherein said third parties are configured to communicate with said at least one access point and said personal financial service provider, and wherein at least one of said third parties provides goods or services payable via said ~~PFSP~~ personal financial service provider at the direction of said ~~at least one~~ employee.

3. (new) The system of claim 1, wherein said fee is a percentage of a gross payment amount associated with said employee.

4. (new) The system of claim 1, wherein said personal financial service provider pays, for said employee, federal taxes associated with said employee funds.

5. (new) The system of claim 1, wherein said personal financial service provider provides loan services to said employee via said at least one access point.

6. (new) The system of claim 1, wherein said at least one access point includes a Web-based interface.